

Milwaukee's Housing Stock

Introduction

Milwaukee's housing stock includes a variety of styles, ages and construction types. Housing is an important land use in the City – it occupies nearly 40 percent of the developable land area and accounts for 70 percent of the assessed value. Knowledge of the characteristics of the 249,000 unit housing stock is essential to develop programs to support the City's housing.

Summary

The City of Milwaukee has approximately 228,600 assessable housing units inside its corporate limits. The characteristics of those units are available from several files maintained by the City Assessor as part of the property assessment process.¹ The information in the Assessor's files revealed the following about Milwaukee's housing stock:

- About seventy percent of the units (165,600 units) are in single family, condominium or duplex buildings.
- The remaining 30 percent of the units are on approximately 6,650 multifamily parcels.
- Half of the housing units were constructed before 1941. Duplexes are the oldest buildings in the City.
- Residential parcels have an assessed value of \$13.7 million. The average assessed value of a residential unit is \$59,900.
- The average unit includes 1,072 square feet, single family units are larger, apartment units smaller.
- About 75 percent of the units are in Relative Residential Status classifications middle or higher.
- A variety of architectural styles are represented in Milwaukee. Ranches, cape cods and Milwaukee bungalows are the most common single family styles.
- About 80 percent of single family and duplex buildings are owner occupied.
- Unit size and assessed value are related to architectural style and the date of construction.

More about each of the summary points follows.

¹ This summary of housing characteristics includes information for assessable parcels only. The data for this summary is taken from the City of Milwaukee assessor's files. Those files include data for assessable parcels only. The Assessor's records account for approximately 228,600 housing units. The 2000 census enumerated approximately 249,000 housing units in the City of Milwaukee. The remaining 20,400 housing units are either in mixed-use buildings or are exempt. The City's Master Property File indicates approximately 8,100 units are in buildings containing both a residential and commercial use, leaving 12,300 housing units. Milwaukee has approximately 15,700 site based subsidized housings units. Some parcels are exempt, some aren't. Other exempt residential parcels are owned by religious organizations. Limited information is available for exempt parcels from the City's files. Thus, it was decided to summarize only assessable units for this document.

All Housing Units

Housing Stock

The City of Milwaukee includes 228,600 assessable housing units. Approximately 70 percent of the City's housing units are in single family or duplex buildings. These buildings occupy about one-third of the City's land area not including public rights-of-way. Singles and duplexes are found throughout the city. There are more concentrations of single family development in the parts of the City nearer the City limits. Singles and duplexes are intermingled nearer the central part of the City. There is only one area where duplexes account for the majority of structures – the area bounded by Center, 35th, North, and Sherman. Apartment buildings are located throughout the City, but concentrated near downtown and along major streets in the rest of the City. (See map 1)

The majority of multifamily buildings contain between four and seven units as the table below shows. Some of the parcels with a larger number of units have more than one building on the parcel. For example one parcel with 80 units could have ten buildings with eight units each.

Housing Units by Type of Building Assessable Housing Units City of Milwaukee

Type of Building	Units	Parcels
Single family	87,300	87,380
Condominium	7,082	Unknown
Duplex	71,200	35,600
Apartment Complex		
1 to 3 units	4,927	1,687
4 to 7	13,349	3,089
8 to 15	9,616	1,027
16 to 24	7,740	401
25 to 49	9,878	282
50 to 99	7,537	111
100 or more	9,923	56
Total	228,552	

Source: Assessor's FTP site Inventory file
dated November 5, 2001

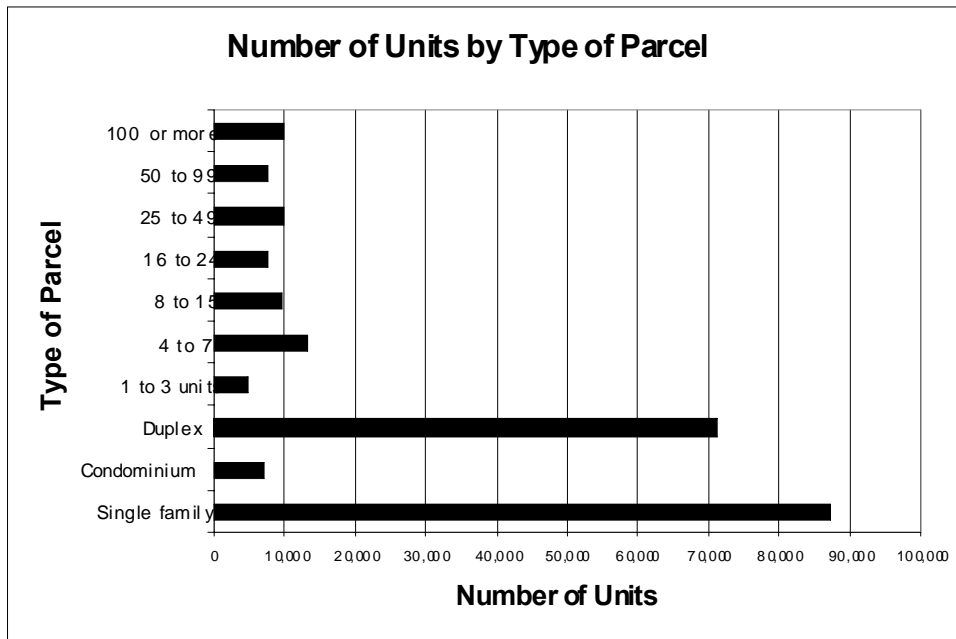
Age of Unit

Just half of Milwaukee's housing units were constructed in 1941 or earlier. The table below summarizes construction dates for the City's housing units by the type of building in which the unit is located. About ten percent of the housing units were built before 1900, while only four percent were built after 1979. The City's duplex stock is the oldest, almost half was constructed before 1920. Condominium units are in the newest buildings, 85 percent were constructed since 1945. Similarly, 80 percent of the City's larger apartment units were constructed since 1945.

Housing Units by Year Constructed By Type of Parcel City of Milwaukee

Date of Construction	Housing Units					Total
	Single Family	Condo-minium	Duplex	Smaller Apartment Buildings	Larger Apartment Complex	
Before 1880	504	15	474	211		1,204
1880 to 1899	6,382	305	9,942	3,271	62	19,962
1900 to 1919	10,404	255	23,684	6,248	465	41,056
1920 to 1945	22,880	293	21,756	6,135	2,461	53,525
1946 to 1959	35,532	184	9,742	7,889	1,795	55,142
1960 to 1979	10,070	4,918	4,678	13,338	15,486	48,490
1980 or later	1,607	1,131	924	811	3,750	8,223
Total	87,379	7,101	71,200	37,903	24,019	227,602
Median year	1948	1972	1921	1943	1968	1941

Source: Assessor's FTP site Inventory file dated November 5, 2001



**Housing Units by Current Assessed Value
By Type of Building
City of Milwaukee**

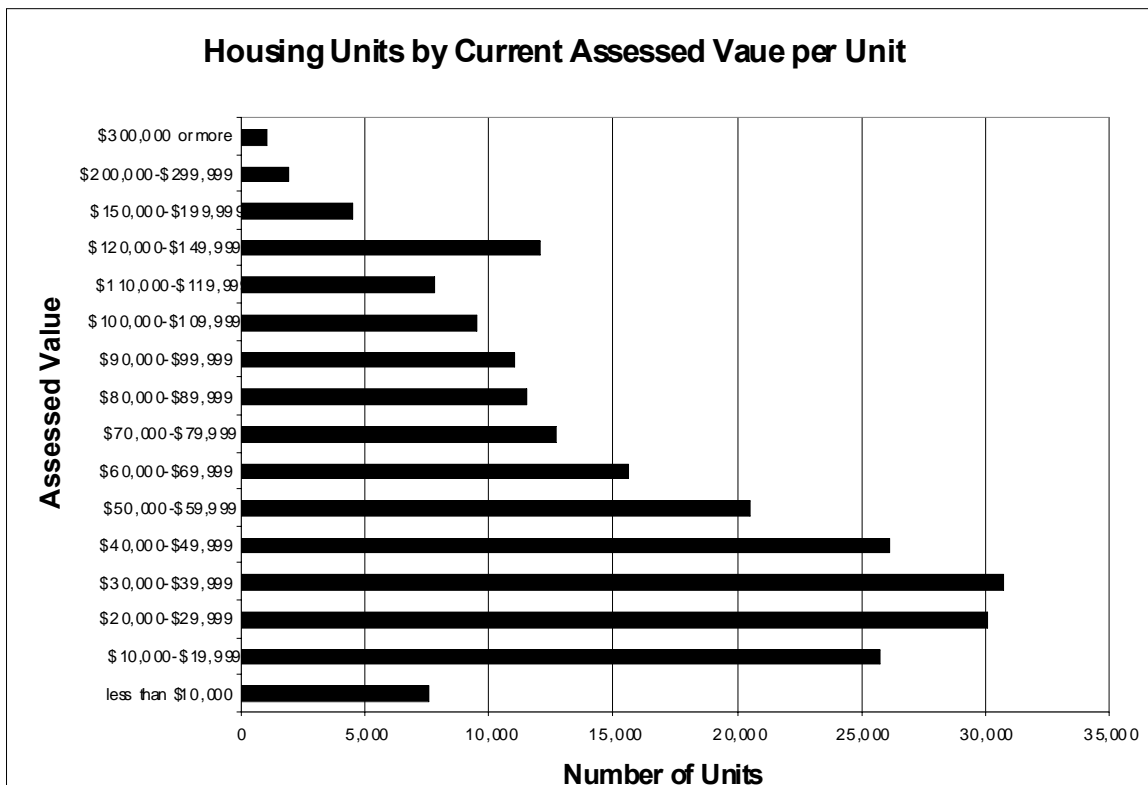
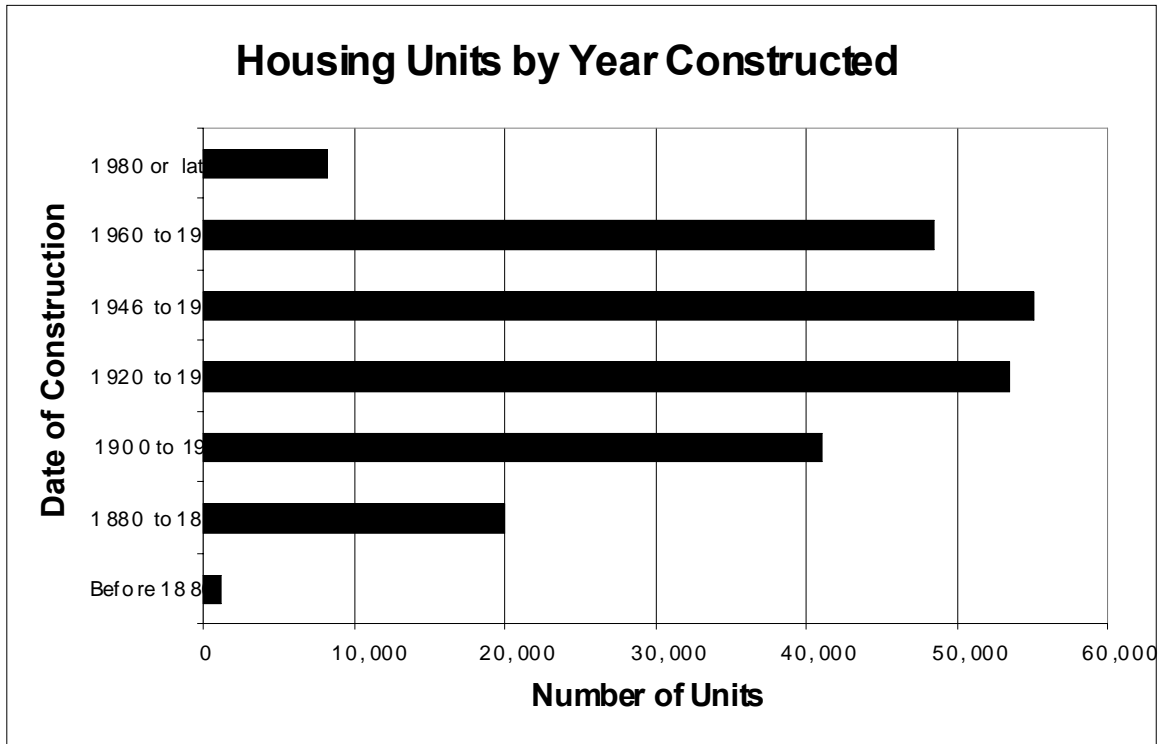
Assessed Value	Type of Parcel					Total
	Single Family	Condo- minium	Duplex	Smaller Apartment Building	Larger Apartment Building	
less than \$10,000	195	13	2,034	2,978	2,368	7,588
\$10,000-\$19,999	1,592	31	13,482	7,604	3,042	25,751
\$20,000-\$29,999	2,501	745	11,184	9,935	5,750	30,115
\$30,000-\$39,999	4,368	456	12,064	7,034	6,840	30,762
\$40,000-\$49,999	6,285	1,186	9,632	5,602	3,420	26,125
\$50,000-\$59,999	7,104	746	8,066	2,716	1,907	20,539
\$60,000-\$69,999	6,854	775	6,392	1,070	555	15,646
\$70,000-\$79,999	7,767	714	3,664	370	191	12,706
\$80,000-\$89,999	8,531	591	1,710	205	467	11,504
\$90,000-\$99,999	9,559	320	912	108	110	11,009
\$100,000-\$109,999	8,506	104	506	68	275	9,459
\$110,000-\$119,999	7,263	64	460	55		7,842
\$120,000-\$149,999	11,111	291	656	44		12,102
\$150,000-\$199,999	3,792	466	196	24		4,478
\$200,000-\$299,999	1,368	423	106	16		1,913
\$300,000 or more	667	304	50	8		1,029
Total	87,463	7,229	71,114	37,837	24,925	228,568
Median Assessed Value	\$88,300	\$68,000	\$37,000	\$28,781	\$32,500	\$47,682
Average Assessed Value	\$91,822	\$94,589	\$41,829	\$31,167	\$33,121	\$59,914

Source: Master Property File; April, 2002

Residential development spread outward from the central part of the City in a relatively orderly manner throughout the City's history. However, the northwest and to a lesser extent the south and southwest sides showed signs of urban sprawl beginning in the late 1940s and early 1950s. Large subdivisions were constructed, not adjacent to existing development, but beyond vacant land adjacent to existing development. Some of this vacant land was developed later. Central city housing development began during the 1960s and continues today as new housing units are constructed on land that was cleared earlier. (See map 2)

Assessed Value

Residential parcels account for 71 percent of the City's \$11,969 million assessed value. The table below shows assessed value per unit by the type of parcel with the housing unit. Parcel assessed value was divided by the number of units on the parcel to obtain value per unit.

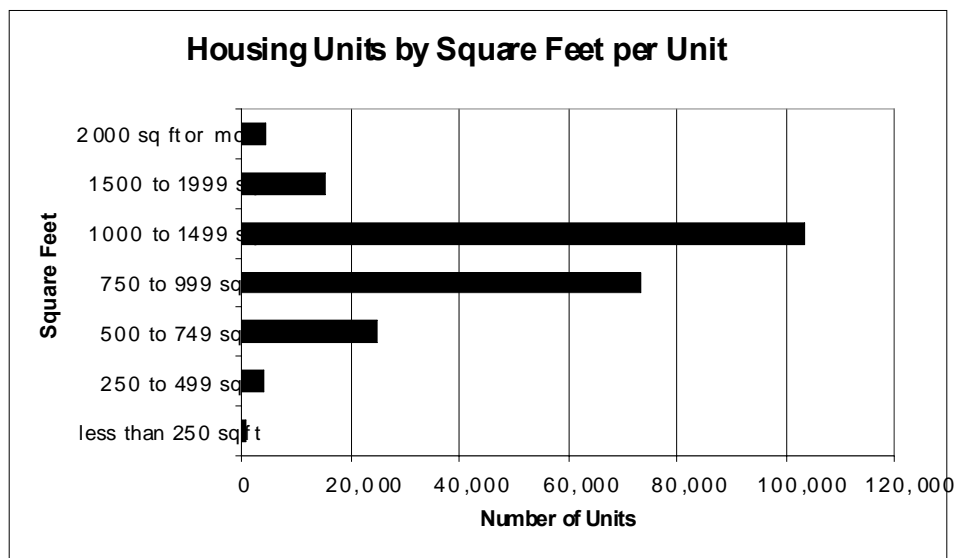


**Housing Units by Unit Area
By Type of Parcel
City of Milwaukee**

Unit Area	Type of Parcel					Total
	Single Family	Duplex	Condo-minium	Small Apartment Building	Large Apartment Complex	
less than 250 sq ft	0	2	1	6	721	730
250 to 499 sq ft	73	1,226	131	2,411	340	4,181
500 to 749 sq ft	3,704	4,390	440	10,316	6,092	24,942
750 to 999 sq ft	19,021	25,024	2,000	17,251	10,047	73,343
1000 to 1499 sq ft	48,468	37,672	3,952	7,422	6,039	103,553
1500 to 1999 sq ft	12,265	2,504	367	411	49	15,596
2000 sq ft or more	3,830	372	191	86	32	4,511
Total units	87,361	71,190	7,082	37,903	23,320	226,856
median	1,158	1,035	1,054	850	887	1,104
average	1,241	1,049	1,135	842	855	1,072

Source: Assessor's FTP site file dated November 5, 2001

Single family and duplex units have the highest assessed values per unit. Units on multifamily parcels have the lower average assessed values. Most condominium units are in multiunit complexes, and, as a result, also have lower values per unit. Unit values are lower for multifamily parcels because the units tend to be smaller, there is less land area per unit, and there is less outside construction required per unit. (See Map 3)



Size of Unit

Single family, condominium and duplex units tend to have more living space than units in apartment buildings. The size of units shown in the table below is an approximation for units in buildings with more than one unit. Many larger apartment complexes include units with different sizes. Dividing total floor area by the number of units gives the average size of units in

the building. Single family units, on the average have the largest units. Twenty-two percent of single family units have four or more bedrooms. Four bedroom units are a rarity among other types of units. Furthermore, single family, and to a lesser extent, duplexes and condominium units may be in the larger “mansion “ type buildings that typically include more floor area.

Relative Residential Status Designation

The City of Milwaukee Department of City Development classifies City census tracts into groups having similar residential strengths and weaknesses. The classification is called relative residential status (RRS). Nearly 60 percent of the City’s housing units are in the strong groups.

**Housing Units by Relative Residential Status Designation
by Type of Building
City of Milwaukee**

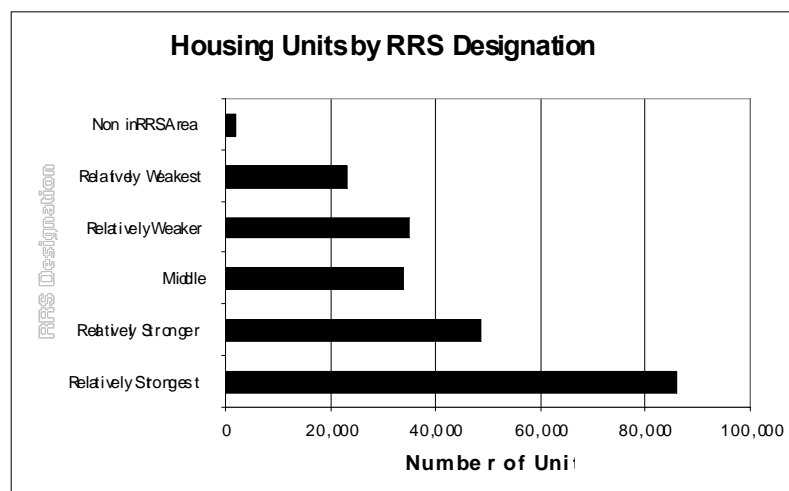
RRS Area	Type of Parcel					Total
	Single Family	Condo-minium	Duplex	Smaller Apartment Building	Larger Apartment Complex	
Relatively Strongest	41,808	13,398	4,604	13,631	12,469	85,910
Relatively Stronger	19,511	14,732	1,866	8,299	4,391	48,799
Middle	12,386	14,798	197	4,525	1,988	33,894
Relatively Weaker	8,539	15,116	109	8,202	3,059	35,025
Relatively Weakest	5,132	13,152	14	3,100	1,805	23,203
Non in RRS Area	2	4	314	146	1,317	1,783
Total	87,378	71,200	7,104	37,903	25,029	228,614

Source: Assessor's FTP site Inventory file dated November 5, 2001

Approximately 25 percent are in the weaker areas. While the stronger areas include a good mix of housing unit types, the weaker areas include fewer single family and condominium units.

Unit Style

The City of Milwaukee Assessor assigns a building style to each residential structure as part of the assessment process. The style names differ between parcel assessment categories. The table below summarizes the City’s assessable housing stock by the style assigned to the parcel by the assessor.



**Housing Units by Building Style
by Type of Parcel
City of Milwaukee**

Building Style	Type of Parcel					Total
	Single Family	Condo- minium	Duplex	Smaller Apartment Building	Larger Apartment Complex	
Apartment	1	2,647	8	31,010		33,666
Bi level	243	177	0			420
Cape Cod	18,490		38			18,528
Colonial	4,289		12			4,301
Cottage	4,390	3	82	3		4,478
Duplex		72				72
Duplex Bungalow	22		16,008	24		16,054
Duplex (New Style)	8		12,956	8		12,972
Duplex (Old Style)	79		32,262	229		32,570
Duplex Cottage	24		3,658	21		3,703
High Rise		521				521
Large Apartment Complex					25,029	25,029
Mansion	137		58	25		220
Milwaukee Bungalow	10,717		70			10,787
Mixed Styles		1,000				1,000
Ranch	31,158	84	8			31,250
Residence (Old Style)	16,158		494	19		16,671
Rooming House	499		2,442	708		3,649
Row House		12				12
Split Level	571	28				599
Townhouse	114	2,554	2,994	1,054		6,716
Triplex	5	3	106	74		188
Tudor	475		4	4,728		5,207
Total	87,380	7,101	71,200	37,903	25,029	228,613

Source: Assessor's FTP site Inventory file dated November 5, 2001

The type of parcel isn't always consistent with the building style in the table above. The style refers to the architectural style rather than the number of units in the building. For example, a duplex converted to a single family use retains the duplex style.

Single Family and Duplex Parcels

The remainder of this summary examines the characteristics of single family and duplex parcels in greater detail.

Building Style by Date of Construction

The previous table shows that either single family or duplex parcels account for nearly all of the parcels with a specific building style. The table below and all that follow combine single family and duplex parcels.

**Number of Single Family and Duplex Parcels
by Building Style by Year Structure Built
City of Milwaukee**

Building Style	Year Structure Built							Total
	before 1880	1880 to 1899	1900 to 1919	1920 to 1945	1946 to 1959	1960 to 1979	1980 or later	
Apartment		1	3	1				5
Bi level				15	11	149	68	243
Cape Cod			2	4,368	13,693	314	132	18,509
Colonial		7	160	1,568	1,179	799	582	4,295
Cottage	247	2,033	1,340	788	22	1		4,431
Duplex Bungalow		12	1,187	6,826	1			8,026
Duplex (New Style)			1	80	4,873	1,451	81	6,486
Duplex (Old Style)	142	3,396	9,114	3,554	4			16,210
Duplex Cottage	69	968	785	31				1,853
Mansion	1	14	90	58	1		2	166
Milwaukee Bungalow	1	32	1,190	9,529				10,752
Ranch		1	4	1,085	20,867	8,582	623	31,162
Residence (Old Style)	225	4,107	7,596	4,467	7	1	1	16,404
Rooming House	55	738	725	187	9	6		1,720
Split Level				17	185	175	194	571
Townhouse		30	18	101	147	931	384	1,611
Triplex		14	29	14	1			58
Tudor	1		2	466	6		2	477
Total	741	11,353	22,246	33,155	41,006	12,409	2,069	122,979

Source: Assessor's FTP site Inventory file dated November 5, 2001

The style of single family and duplex buildings constructed prior to the end of World War II differs from that used after the War. Milwaukee and duplex bungalows and tudors were constructed during the period between the Wars and not during other time periods.

Average Floor Area by Building Style and Date of Construction

No matter the style of the building, floor areas follow a similar pattern by date of construction. The largest units were constructed during the period between the World Wars and after 1960. Buildings constructed prior to 1880 tend to be larger than those of the same style constructed after 1880. Perhaps the largest survived. Units constructed immediately after World War II are smaller. These units were the result of pent up demand not satisfied during the early 1940s and the need to house baby boom families. Subsidized loans to veterans made it possible for many families to purchase homes.

**Average Square Feet per Unit for Single Family and Duplex Parcels
by Building Style by Year Structure Built
City of Milwaukee**

Building Style	Year Structure Built						Total
	before 1880	1880 to 1899	1900 to 1919	1920 to 1945	1946 to 1959	1960 to 1979	1980 or later
average shown for cells with at least 5 buildings only							
Apartment							922
Bi level				810	1,099	1,078	922
Cape Cod				1,233	1,176	1,562	1,891
Colonial		2,090	2,156	1,607	1,531	1,702	1,860
Cottage	1,012	1,000	977	828	909		
Duplex Bungalow		986	1,180	1,089			
Duplex (New Style)				834	1,013	1,065	1,010
Duplex (Old Style)	1,065	1,023	1,080	1,031			
Duplex Cottage	822	666	609	828			
Mansion		4,095	4,814	4,530			
Milwaukee Bungalow		1,281	1,433	1,337			
Ranch				865	1,032	1,219	1,308
Residence (Old Style)	1,596	1,455	1,543	1,335	1,148		
Rooming House	918	942	991	985	950	1,122	
Split Level				948	1,181	1,356	1,173
Townhouse		1,590	1,691	1,172	1,122	1,226	1,268
Triplex		815	799	946			
Tudor				1,844	1,707		
Total	1,185	1,145	1,259	1,232	1,094	1,245	1,463

Source: Assessor's FTP site Inventory file dated November 5, 2001

The above table is based on unit, not total building area. Mansions are considerably larger than any other style unit. Tudors and colonials are slightly larger than other styles. Triplex, cottage, duplex cottage, and rooming house styles have the smallest units.

Number of Bedrooms

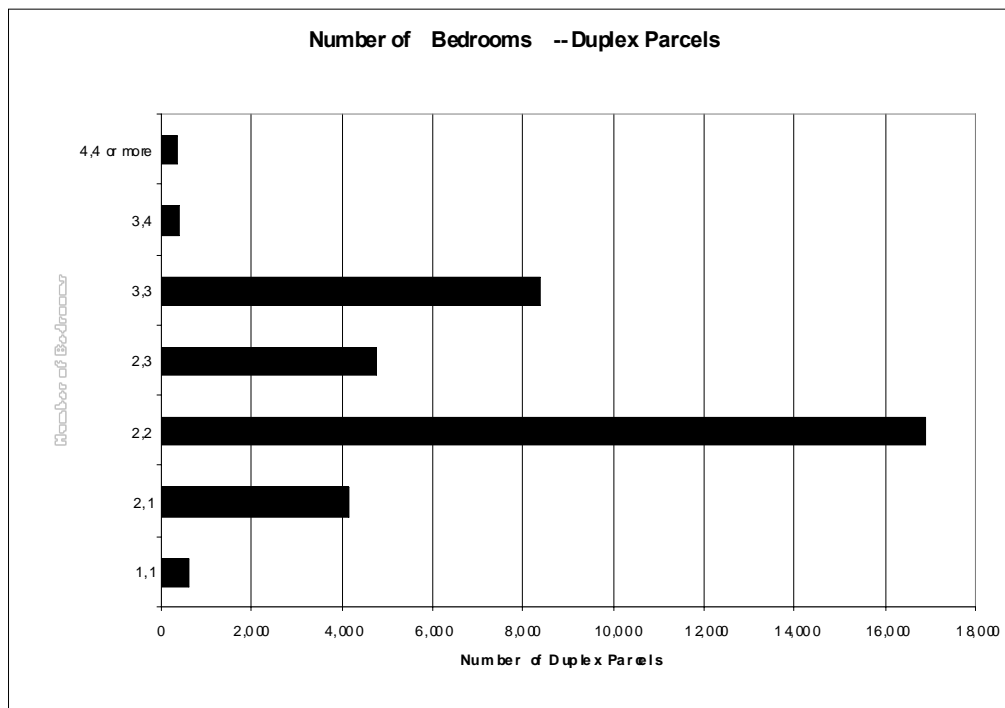
The number of bedrooms in a housing unit imply the number of persons that could occupy that unit. For example, a household of eight persons may be under considerable stress if their housing unit has only two bedrooms. That same household would be under less stress if the housing unit had four or more bedrooms.

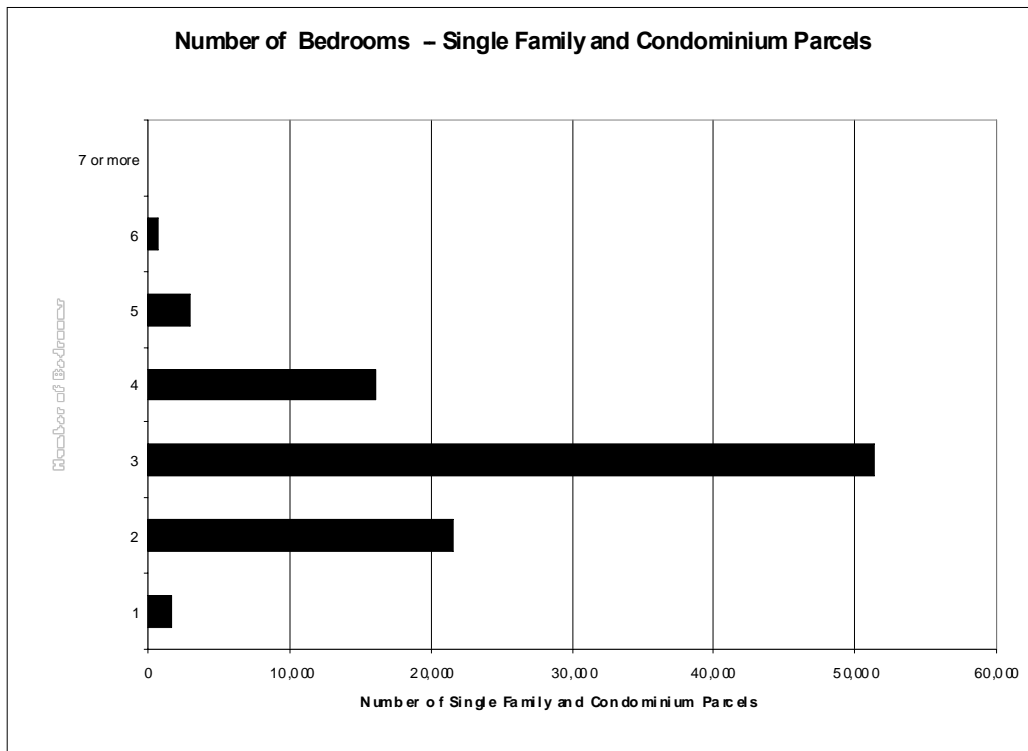
The only good source of information on the number of bedrooms in per housing unit is the decennial census. That data will not be available until later in 2002. The aggregate number of bedrooms in the building is provided by the Assessor's file. Thus, bedrooms per single family and condominium unit is known, can be estimated for duplexes, but is not reliable for buildings with more units.

**Number of Single Family, Condominium and Duplex Parcels
by Number of Bedrooms by Year Structure Built
City of Milwaukee**

Bedrooms	Year Structure Built							Total
	before 1880	1880 to 1899	1900 to 1919	1920 to 1945	1946 to 1959	1960 to 1979	1980 or later	
Single Family and Condominium Parcels								
1	33	322	182	347	62	624	69	1,639
2	176	1,564	1,616	5,222	9,405	2,649	956	21,588
3	182	2,425	4,131	11,049	22,379	9,744	1,422	51,332
4	94	1,625	3,206	4,902	4,025	1,947	264	16,063
5	27	527	1,088	930	289	73	13	2,947
6	5	153	323	127	34	11	1	654
7 or more	2	53	112	10	2	0	0	179
Total single family	519	6,669	10,658	22,587	36,196	15,048	2,725	94,402
Duplex Parcels								
1,1	10	185	189	167	45	4	0	600
2,1	50	682	1,002	1,870	538	17	0	4,159
2,2	105	2,345	5,698	6,438	2,176	120	27	16,909
2,3	33	872	1,719	954	598	556	27	4,759
3,3	31	711	2,807	1,181	1,625	1,630	407	8,392
3,4	4	93	209	76	9	7	1	399
4,4 or more	4	76	210	65	3	4	0	362
Total duplex	237	4,964	11,834	10,751	4,994	2,338	462	35,580

Source: Assessor's FTP site file dated November 5, 2001





Single family and condominium units are more likely to include three bedrooms than duplex units. Most of the units with three or more bedrooms were constructed after 1945. Units with more bedrooms offer more personal space to larger households. Approximately 20,000 single family, condominium and duplex units have four or more bedrooms. Although the information isn't available, it is likely that few multifamily units have four or more bedrooms. The 2000 census indicates 12,700 households with at least six members and another 14,200 with five members. Although we don't know the number of bedrooms in units these households occupy, there may be a shortage of larger units in the City. Some larger units are provided among the subsidized stock, but their bedroom distribution isn't known. More on this topic will require publication of additional 2000 census data.

Owner Occupancy

Building owners occupy approximately 80 percent of the City's single family and duplex buildings. Ninety percent of the single family buildings are owner occupied compared with 57 percent of the duplex buildings.

**Percent of Single Family and Duplex Parcels Owner Occupied
by Building Style by Year Structure Built
City of Milwaukee**

Building Style	Year Structure Built							Total
	before 1880	1880 to 1899	1900 to 1919	1920 to 1945	1946 to 1959	1960 to 1979	1980 or later	
average shown for cells with at least 5 buildings only								
Apartment								20.0%
Bi level				100.0%	100.0%	98.7%	76.5%	92.6%
Cape Cod				91.3%	93.4%	97.5%	93.9%	93.0%
Colonial		100.0%	95.0%	95.3%	95.4%	96.1%	89.7%	94.7%
Cottage	64.4%	63.7%	68.7%	67.5%	68.2%			65.9%
Duplex Bungalow		66.7%	58.5%	65.1%				64.2%
Duplex (New Style)				67.5%	62.4%	65.4%	46.9%	63.0%
Duplex (Old Style)	53.5%	50.6%	50.7%	65.6%				54.0%
Duplex Cottage	47.8%	48.0%	53.1%	51.6%				50.2%
Mansion		85.7%	92.2%	100.0%				94.0%
Milwaukee Bungalow		75.0%	87.1%	89.7%				89.4%
Ranch				88.8%	93.1%	96.9%	92.6%	94.0%
Residence (Old Style)	81.8%	75.6%	81.5%	86.3%	100.0%			81.3%
Rooming House	45.5%	35.8%	32.4%	50.8%	22.2%	16.7%		36.2%
Split Level				94.1%	95.1%	98.3%	99.0%	97.4%
Townhouse		46.7%	22.2%	54.5%	54.4%	50.2%	21.1%	43.5%
Triplex		21.4%	31.0%	71.4%				39.7%
Tudor				95.1%	83.3%			94.8%
Total	64.8%	60.9%	64.6%	81.2%	89.5%	89.6%	76.8%	79.8%

Source: Assessor's FTP site Inventory file dated November 5, 2001

Buildings constructed in 1946 or later are more likely to be owner occupied than those constructed earlier. Ownership rates for newer duplexes and townhouse style units are relatively low. (See Map 4)

Average Value by Building Style by Date of Construction

Values are related to both building style and the building's date of construction. The table below shows the average value of single family and duplex parcels combined by building style by date of construction.

**2002 Average Assessed Value of Single Family and Duplex Parcels
by Building Style by Year Structure Built
City of Milwaukee**

Building Style	Year Structure Built							Total
	before 1880	1880 to 1899	1900 to 1919	1920 to 1945	1946 to 1959	1960 to 1979	1980 or later	
	average shown for cells with at least 5 buildings only							
Apartment								\$80,833
Bi level				\$102,060	\$107,018	\$127,396	\$98,035	\$116,771
Cape Cod				\$87,957	\$93,362	\$131,859	\$174,746	\$93,346
Colonial		\$164,886	\$160,471	\$120,660	\$121,102	\$137,079	\$164,744	\$131,990
Cottage	\$32,083	\$37,921	\$43,947	\$49,167	\$53,031			\$41,809
Duplex Bungalow		\$72,783	\$89,560	\$87,190				\$87,519
Duplex (New Style)				\$120,909	\$107,759	\$121,376	\$146,955	\$111,452
Duplex (Old Style)	\$76,032	\$62,058	\$66,027	\$91,952				\$70,995
Duplex Cottage	\$49,652	\$44,572	\$46,158	\$66,606				\$45,802
Mansion		\$664,164	\$704,298	\$697,809				\$707,900
Milwaukee Bungalow		\$50,625	\$77,143	\$78,097				\$77,906
Ranch				\$76,280	\$92,994	\$114,426	\$127,986	\$99,028
Residence (Old Style)	\$77,244	\$63,702	\$87,814	\$92,076	\$96,929			\$16,394
Rooming House	\$59,616	\$57,505	\$64,944	\$75,908	\$97,500	\$166,283		\$63,270
Split Level				\$87,518	\$110,813	\$143,561	\$146,457	\$132,291
Townhouse		\$137,190	\$207,452	\$116,175	\$93,300	\$134,694	\$123,811	\$128,078
Triplex		\$88,853	\$84,697	\$116,053				\$95,038
Tudor				\$142,750	\$129,500			\$143,599
Total	\$61,360	\$57,581	\$76,696	\$88,124	\$95,778	\$119,236	\$144,023	\$89,763

Source: Master Property File, April, 2002

With the exception of the oldest buildings in the City, recently constructed buildings are usually worth more than those constructed in an earlier period. Not surprisingly, mansions have the highest average value. Mansions have more floor area and amenities than other types of buildings.

Conclusion

Milwaukee has variety among its housing stock. The majority of the housing stock is in strong neighborhoods. Units are available in the City for all urban life styles and economic levels. While there are relatively few large blocks of land available in the city for large scale residential development, the City needs to monitor current trends to make best use of development potential. Single family development in the CityHomes and Lindsay Heights areas have attracted middle and upper income households through redevelopment of vacant land in both neighborhoods. Recently a number of structurally sound nonresidential buildings that had outlived their economic usefulness as commercial and industrial buildings were converted to residential use. These units attracted new households to the downtown and areas surrounding downtown.